MAY 1 1 2007

Sheet

PTO/SB/08A/B (09-06)

Approved for use through 03/31/2007. OMB 0651-0031
U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE
Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

substitute for form 1449/PTO

1

INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(Use as many sheets as necessary)

of

1

(Ose as many sneets as necessary)

Complete if Known				
Application Number	10/655,804			
Filing Date	September 4, 2003			
First Named Inventor	Jonathan Helitzer			
Art Unit	N/A			
Examiner Name	Not Yet Assigned			
Attorney Docket Number	HSDO-P01-002			

			U.S. PA	TENT DOCUMENTS	
Examiner	Cite	Document Number	Publication Date	Name of Patentee or	Pages, Columns, Lines, Where
	No.1	Number-Kind Code ² (if known)	MM-DD-YYYY	Applicant of Cited Document	Relevant Passages or Relevant Figures Appear
	AU3	US-2001/0042024	11-15-2001	Rogers, T.G.	
	AV3	US-2003/0040934	02-27-2003	Skidmore et al	
	AW3	US-2002/0010601	01-24-2002	Taylor, Don	
	AX3	US-2002/0052765	05-02-2002	Taylor, Don	
	AY3	US-2002/0194033	12-19-2002	Huff, David S.	
	AZ3	US-2005/0021360	01-27-2005	Miller et al	
	AA4	US-2002/0087364	07-04-2002	Lerner et al	
	AB4	US-6,633,820	10-14-2003	Bizar, R.S.	

FOREIGN PATENT DOCUMENTS						
Examiner	Cite	Foreign Patent Document	Publication	Name of Patentee or	Pages, Columns, Lines,	
	No. Country Code ³ -Number ⁴ -Kind Code ⁵ (if known)	Date MM-DD-YYYY	Applicant of Cited Document	Where Relevant Passages or Relevant Figures Appear		

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. * CITE NO.: Those application(s) which are marked with an single asterisk (*) next to the Cite No. are not supplied (under 37 CFR 1.98(a)(2)(iii)) because that application was filed after June 30, 2003 or is available in the IFW. 'Applicant's unique citation designation number (optional). ² See Kinds Codes of USPTO Patent Documents at www.uspto.gog or MPEP 901.04. ³ Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. ⁸ Applicant is to place a check mark here if English language Translation is attached.

		NON PATENT LITERATURE DOCUMENTS	
Examiner Initials	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T²
	CA	THE LOWDOWN WAYS TO REDUCE THE PREMIUM ON HOMEOWNER'S INSURANCE; [Chicago Sports Final Edition] Diana McCabe, Knight Ridder/Tribune. Chicago Tribune. Chicago, IL: 8/25/00. p. 28 [Retrieved from Internet 4/27/07]	

^{*}EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

^{&#}x27;Applicant's unique citation designation number (optional). ²Applicant is to place a check mark here if English language Translation is attached.